

# Infrastructure is a Smart Investment

RIA can help leverage local funds by providing access to affordable financing options for water quality improvement projects.

## RIA Offers Grant Funding

### ***Solve Infrastructure Problems***

- Upgrade public water, wastewater and storm water facilities
- Replace outdated and deteriorated infrastructure
- Address infiltration and inflow, water loss and service disruptions
- Increase capacity to meet needs of current and future customers

### ***Bridge Funding Gaps***

- Grants available for projects statewide
- Competitive applications accepted twice a year
- No federal requirements
- Can be match for other funding sources

### ***Provide Timely and Responsive Assistance***

- Guidance throughout the grant process
- Identification of other potential funding sources
- Coordination with other federal and state programs

One Agency – Two Ways to Finance Infrastructure

Visit [ria.sc.gov/grants](https://ria.sc.gov/grants) or call **803.737.0390** to discuss your project needs.



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**RIA Offers Below-Market Financing through State Revolving Loan Funds (SRF)**

## ***Benefits of an SRF Loan***

- Discounted interest rates
- Fixed-rate financing
- 100% financing of eligible costs
- Terms up to 30 years
- Deferred payments through estimated construction period
- Low closing costs

## ***Advantages for Qualified Borrowers***

- Cost savings for rate paying customers and the utility system
- Reduced debt service costs
- Flexibility to meet project timelines
- Ongoing customer assistance throughout process
- Promotes long-term system sustainability

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**An affordable financing tool for projects  
that protect health and the environment**